

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Steven T Flory  
Mandy D Flory  
Debtors

Case No. 11-01985-JJT  
Chapter 12

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: CGambini  
Form ID: 3180F

Page 1 of 3  
Total Noticed: 55

Date Rcvd: Jun 01, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 03, 2017.

db/jdb  
cr  
3816612 +Steven T Flory, Mandy D Flory, 740 Deep Creek Road, Hegins, PA 17938-9334  
3816632 +Gratz National Bank, Main, 32 West Market Street, Gratz, PA 17030-4307  
Alvin Yoder, 18502 US Highway 350, Trinidad, CO 81082-8617  
Barry Township Tax, Collector, Christine E. Brennan, 207 Airport Road,  
Ashland, PA 17921-9343  
3816613 +Capital One Bank, United Recovery Systems, 5800 North Course Drive,  
Houston, TX. 77072-1613  
3816623 +Citicorp Credit Services, Allianceone Receivables, 4850 Street Rd. Ste 300,  
Trevose, PA 19053-6643  
3816633 +Dair-E-Ag Elvin Gingrich, 313 Rocherty Road, Lebanon, PA 17042-9541  
3816614 +Discover Bank, c/o Edward Stock, Esquire, 804 West Avenue, Jenkintown, PA 19046-2831  
3816624 +Farm Service Agency, Berks County Suite 240, 1238 County Welfare Road,  
Leesport, PA 19533-9710  
3816634 +Farmer's Bagging Service, 14 Little Swatara Church, Rd, Richland, PA 17087-9610  
3816615 FirstComp, P.O. Box 3009, Omaha, NE 68103-0009  
3816625 +Fountain Fabricating, 1657 E. Main Street, Hegins, PA 17938-9142  
3816635 +General Auto Repair, 864 Deep Creek Rd, Ashland, PA 17921-9391  
3816616 +Grower's Discount Labels, LLC, P.O. Box 70, Tunnel, NY 13848-0070  
3816626 +High Farms, 313 Ridge Road, Pitman, PA 17964-9149  
3816636 +Jesse Zerbe Refuse Hauling, 1519 West Main Street, Valley View, PA 17983-9779  
3816617 John Deere Credit, 5400 NW 86th Street, P.O. Box 6600, Johnston, IA 50131-6600  
3816627 +Joseph C. Michetti, Jr., Esq, Dluge & Michetti, 921 Market Street,  
Trevorton, PA 17881-1416  
3816618 Kerwin & Kerwin, Attorney's at Law, 4245 Route 209, Elizabethville, PA 17023-976  
3824304 Kerwin and Kerwin, 4245 Route 209, Elizabethville, PA 17023  
3816628 +Lancaster DHIA, 1592 Old Line Road, Manheim, PA 17545-8222  
3816638 +Law Offices of Dluge & Miche, 133 Mt. Carmel Avenue, P.O. Box 304,  
Elysburg, PA 17824-0304  
3816619 +Ludwig Farm, 739 Deep Creek Road, Hegins, PA 17938-9336  
3816629 +M.J. Davenport, Esq., Office of General Counsel, Rain and Hail, L.L.C.,  
9200 Northpark Dr., Ste 300, Johnston, IA 50131-3006  
3816639 +Murray-Stahl, -Jr Hoof Trimming, 3559 Silver Creek Road, Port Trevorton, PA 17864-9429  
3816640 +Nelson L. Ebersole, Auctioneer, 30 West Main Street, Annville, PA 17003-1318  
3816611 +Paul C. Bametzreider, REILLY WOLFSON SHEFFEY SCHRU, 1601 Cornwall Rd.,  
Lebanon, PA 17042-7406  
4195433 +Paul C. Bametzreider, Esquire, 1601 Cornwall Road, Lebanon, PA 17042-7406  
3830657 +Rain & Hail, LLC, 9200 Northpark Drive, Suite 300, Johnston, IA 50131-3006  
3816646 Reader's Digest, P.O. Box 7825, Red Oak, IA 51591  
3816652 +Ritter Feed, P.O. Box 306, Paxtonville, PA 17861-0306  
3816641 +Ritter Feeds, Inc, P.O. Box 306, Paxtonville, PA 17861-0306  
3885118 +Robert L. Ludwig and, Marjorie L. Ludwig, 785 Deep Creek Road, Ashland, PA 17921-9399  
3816647 +Robert Ludwig, 785 Deep Creek Road, Ashland, PA 17921-9399  
3816642 +Schuylkill County Farm, Service Agency, 1104 AG Center Drive, Pottsville, PA 17901-8733  
3816631 +Select Sire Power Inc, 1 Stony Mountain, Tunkhannock, PA 18657-1495  
3816654 +Show-Ease Stall Co, 573 Willow Road, Lancaster, PA 17601-5801  
3816609 Signed: /s/ Paul C. Bametzreider, Attorney for Debtor(s), Bar no.: 55748,  
REILLY WOLFSON SHEFFEY SCHRU AND LUNDB, 1601 Cornwall Rd. Lebanon, PA 17042,  
Telephone No.: 717-273-3733  
4156305 +Snyder Appraisal Associates, 350 Highland Drive, Suite 100, Mountville, PA 17554-1265  
3816643 Statewide Tax Recovery, P.O. Box 752, Sunbury, PA 17801-0752  
3816649 +Sunbury Animal Hospital, 390 State Street, Sunbury, PA 17801-2306  
3816655 +The Gratz National Bank, P.O. Box 159, 32 West Market Street, Gratz, PA 17030-4307  
3816650 +US Department of Agriculture, Berks County, Suite 240, 1238 County Welfare Road,  
Leesport, PA 19533-9710  
3816645 USDA Farm Loans Operations Office P.O. Box 200003, St. Louis, Missouri 63120  
3816644 +Upper Dauphin Income Tax Off, 250 Market Street, P.O. Box 96, Millersburg, PA 17061-0096

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +E-mail/Text: wschwab@ig7technology.com Jun 01 2017 19:01:59 William G Schwab (Trustee),  
William G Schwab and Associates, 811 Blakeslee Blvd Drive East, PO Box 56,  
Leighton, PA 18235-0056  
cr EDI: RECOVERYCORP.COM Jun 01 2017 18:58:00 Recovery Management Systems Corporation,  
25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
3816622 EDI: BANKAMER.COM Jun 01 2017 18:58:00 Bank of America, P.O. Box 15026,  
Wilmington, DE 19850-5026  
3832487 EDI: CAPITALONE.COM Jun 01 2017 18:58:00 Capital One Bank (USA), N.A.,  
by American InfoSource LP as agent, PO Box 71083, Charlotte, NC 28272-1083  
3834934 EDI: DISCOVER.COM Jun 01 2017 18:58:00 Discover Bank, DB Servicing Corporation,  
PO Box 3025, New Albany, OH 43054-3025  
3833140 +E-mail/Text: jdf litigationanalyticsteam@johndeere.com Jun 01 2017 19:01:46  
FPC Financial, f.s.b., PO Box 6600, 6400 NW 86th Street, Johnston, IA 50131-2945  
3959816 +EDI: IRS.COM Jun 01 2017 18:58:00 Internal Revenue Service, P O BOX 7346,  
Philadelphia PA 19101-7346

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

3863200 EDI: RECOVERYCORP.COM Jun 01 2017 18:58:00 Recovery Management Systems Corporation,  
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
3820743 +E-mail/Text: atoomey@co.schuylkill.pa.us Jun 01 2017 19:01:44  
Schuylkill County Tax Claim Bureau, 401 N 2nd St, Pottsville, PA 17901-1756  
3816648 +E-mail/Text: atoomey@co.schuylkill.pa.us Jun 01 2017 19:01:44 Schuylkill County Tax Collec,  
401 N. 2nd Street, Pottsville, PA 17901-1756

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

3816630 BANKRUPT / DEBTOR NO.  
3816603 Case No. \_  
3816604 Chapter 12 \_  
3816607 Dated: 03-21-11, Signed: /s/ Steven T Flory  
3816608 Dated: 03/21/11, Signed: /s/ Mandy D. Flory  
3816602 In re: Steven T Flory Mandy D Flory, Debtors  
3816651 St. Louis, Missouri 63120  
3816606 The above named debtor(s), or debtor's attorney if  
3816601 UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF  
3816621 US Department of Agriculture, Berks County, Suite 240, 1238 County.Welfare Road  
3816605 VERIFICATION OF CREDITOR MATRIX  
3816637\* +Joseph c. Michetti, Jr., Esq, Dluge & Michetti, 921 Market Street,  
Trevorton, PA 17881-1416  
3816620\* +Mandy D Flory, 740 Deep Creek Road, Hegins, PA. 17938-9334  
3816653\* +Schuylkill County Farm, Service Agency, 1104 AG Center Drive, Pottsville, PA 17901-8733  
3816610\* +Steven T Flory, 740 Deep Creek Road, Hegins, PA 17938-9334  
3816656\* USDA Farm Loans Operations Office P. O. Box 200003, St. Louis, Missouri 63120  
3855345 ##+USDA, Farm Service Agency, USDA, FSA State Office, 1-Credit Union Place, Suite 320,  
Harrisburg, PA 17110-2994

TOTALS: 11, \* 5, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 03, 2017

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 1, 2017 at the address(es) listed below:

Adam R Weaver on behalf of Trustee William G Schwab (Trustee) AttyWeaver@icloud.com,  
G16927@notify.cincompass.com  
Antonio D Michetti on behalf of Defendant Gratz National Bank michetttilaw@gmail.com  
Antonio D Michetti on behalf of Creditor Gratz National Bank michetttilaw@gmail.com  
Joshua I Goldman on behalf of Creditor USDA, Farm Service Agency bkggroup@kmlawgroup.com,  
bkggroup@kmlawgroup.com  
Paul C Bametzreider on behalf of Debtor Steven T Flory paulb@reillywolfson.com,  
bhaase@reillywolfson.com  
Paul C Bametzreider on behalf of Plaintiff Mandy D Flory paulb@reillywolfson.com,  
bhaase@reillywolfson.com  
Paul C Bametzreider on behalf of Joint Debtor Mandy D Flory paulb@reillywolfson.com,  
bhaase@reillywolfson.com  
Paul C Bametzreider on behalf of Plaintiff Steven T Flory paulb@reillywolfson.com,  
bhaase@reillywolfson.com  
Thomas I Puleo on behalf of Creditor USDA, Farm Service Agency tpuleo@kmlawgroup.com,  
bkggroup@kmlawgroup.com  
Thomas I Puleo on behalf of Defendant United States of America, USDA Farm Service Agency  
tpuleo@kmlawgroup.com, bkggroup@kmlawgroup.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov

District/off: 0314-5

User: CGambini  
Form ID: 3180F

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Total Noticed: 55

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

William G Schwab on behalf of Trustee William G Schwab (Trustee) ECF@uslawcenter.com,  
schwab@uslawcenter.com  
William G Schwab (Trustee) schwab@uslawcenter.com,  
wschwab@iq7technology.com;ecf@uslawcenter.com

TOTAL: 13

**Information to identify the case:**

Debtor 1 **Steven T Flory**  
First Name Middle Name Last Name

Debtor 2 **Mandy D Flory**  
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-9423**

EIN --\_--\_--\_--\_--\_--

Social Security number or ITIN **xxx-xx-8431**

EIN --\_--\_--\_--\_--\_--

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **5:11-bk-01985-JJT****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1228(a) is granted to:

Steven T Flory

Mandy D Flory

**By the  
court:**June 1, 2017Honorable John J. Thomas  
United States Bankruptcy Judge

By: CGambini, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 12 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 12 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

**For more information, see page 2 >**



- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans;
- ◆ debts provided for under 11 U.S.C. § 1222(b)(5) or (b)(9) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 12 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**